



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [ARVEST BANK GROUP, INC.](#)

**City/State** [BENTONVILLE, AR](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [26,614,995](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[BENTONVILLE, AR 72712](#)

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## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	27,012,033	25,531,314	26,070,698	22,620,938	19,245,323
Net income (\$000) .....	89,086	220,553	301,706	106,872	160,605
Number of BHCs in peer group .....	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.49	2.67	32	2.54	2.65	36	2.51	2.60	37	2.87	2.77	50	3.42	3.01	66
+ Non-interest income .....	2.35	0.96	90	2.82	1.11	91	2.50	1.04	92	2.59	1.21	89	2.78	1.32	88
- Overhead expense .....	3.91	2.17	94	3.69	2.24	93	3.82	2.17	93	4.21	2.57	90	4.76	2.69	96
- Provision for credit losses .....	0.06	0.09	51	-0.30	-0.15	24	-0.20	-0.09	22	0.61	0.51	66	0.31	0.15	85
+ Securities gains (losses) .....	0	0	68	0	0.01	48	0	0.01	48	0	0.02	41	0	0.01	17
+ Other tax equivalent adjustments .....	0	0	46	0	0	12	0	0	85	0	0	8	0	0	83
= Pretax net operating income (tax equivalent) .....	0.87	1.40	11	2.32	1.79	82	1.55	1.66	47	0.65	1.04	18	1.12	1.56	15
Net operating income .....	0.66	1.06	11	1.73	1.36	80	1.16	1.26	41	0.47	0.81	18	0.83	1.19	15
Net income .....	0.66	1.06	11	1.73	1.35	80	1.16	1.26	41	0.47	0.82	18	0.83	1.19	15
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.79	3.12	25	2.90	3.14	32	2.85	3.06	32	3.40	3.55	35	4.44	4.41	55
Interest expense .....	0.11	0.24	18	0.14	0.27	21	0.13	0.25	22	0.26	0.52	15	0.66	1.08	19
Net interest income (tax equivalent) .....	2.68	2.88	31	2.76	2.85	40	2.73	2.80	40	3.14	3.01	50	3.78	3.33	69
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.25	0.08	88	0.17	0.13	63	0.14	0.11	64	0.27	0.27	63	0.31	0.21	74
Earnings coverage of net loan and lease losses (X) .....	6.87	-9.51	31	20.36	4.52	62	16.89	39.72	44	7.05	22.91	32	6.73	24.40	26
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.19	1.17	56	1.42	1.39	57	1.31	1.23	64	1.75	1.58	68	1.16	0.83	83
Allowance for loan and lease losses / Total loans and leases .....	1.18	1.15	56	1.39	1.37	56	1.29	1.20	63	1.72	1.55	69	1.15	0.81	83
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.63	0.41	79	0.88	0.63	74	0.68	0.49	77	1.01	0.71	79	0.90	0.57	82
30-89 days past due loans and leases / Total loans and leases .....	0.42	0.32	71	0.34	0.27	72	0.53	0.32	80	0.53	0.39	73	0.74	0.43	83
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-4.64	3.09	20	-10.19	-1.82	28	-9.48	-2.33	29	-7.37	3.20	20	-2.93	14.45	7
Net short-term noncore funding dependence .....	-6.03	-1.79	26	-11.93	-8.21	31	-11.07	-7.71	34	-9.18	-4.76	27	-4.89	3.38	18
Net loans and leases / Total assets .....	53.25	61.60	24	53.82	59.81	27	51.11	58.67	24	58.72	61.58	35	67.41	63.77	49
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.10	9.08	19	7.73	9.11	15	7.91	8.98	22	7.44	9.13	6	7.81	9.76	7
Holding company equity capital / Total assets .....	7.28	10.04	9	9.43	10.88	28	9.25	10.71	29	9.48	11.16	26	11.07	12.43	35
Total equity capital (including minority interest) / Total assets .....	7.28	10.14	8	9.43	11.01	26	9.25	10.82	26	9.49	11.29	24	11.08	12.57	32
Common equity tier 1 capital / Total risk-weighted assets .....	11.93	11.90	53	11.94	12.69	44	12.28	12.42	53	10.62	12.38	27	9.70	12.17	12
Net loans and leases / Equity capital (X) .....	7.32	6.22	75	5.71	5.51	57	5.53	5.53	50	6.19	5.58	64	6.09	5.21	73
Cash dividends / Net income .....	2.07	34	7	0.84	25.30	10	1.23	28.27	6	3.48	42.30	10	4.08	33.12	10
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	1.39	7.91	31	12.96	9.29	65	9.85	10.50	52	25.29	16.68	76	4.80	9.26	43
Equity capital .....	-21.74	-0.29	5	14.08	9.31	78	7.08	7.46	61	7.30	6.99	60	2.83	10.49	23
Net loans and leases .....	0.33	11.87	13	-3.34	0.79	40	-4.38	3.36	24	9.14	9.07	62	6.22	9.10	55
Noncore funding .....	-6.41	10.50	41	-1.22	-23.76	77	-11.30	-14.79	58	25.89	-12.18	89	3.81	6.59	47
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	7.74	11.61	51	6.06	11.05	44	6.06	10.95	44	6.48	13.56	42	5.57	13.04	46
Equity investment in subsidiaries / Equity capital .....	107.04	103.92	69	104.69	103.07	62	105.66	103.22	69	105.32	102.81	67	105.08	103.22	61
Cash from ops + noncash items + op expense / Op expense + dividends .....	276.85	116.54	89	-1,093.14	130.64	0	54.47	154.48	13	108.21	147.24	31	432.91	190.27	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	274,739	293,584	578,872	619,035	662,837	-6.42	23.78
Income from lease financing receivables.....	1,288	1,647	3,000	2,882	2,685	-21.80	-35.34
Fully taxable income on loans and leases.....	272,965	291,601	574,916	614,623	657,851	-6.39	23.49
Tax-exempt income on loans and leases.....	3,062	3,630	6,956	7,294	7,671	-15.65	5.04
Estimated tax benefit on income on loans and leases.....	1,057	1,269	2,432	2,581	2,714	-16.68	-43.63
Income on loans and leases (tax equivalent).....	277,084	296,500	584,304	624,498	668,236	-6.55	22.69
Investment interest income (tax equivalent).....	67,064	43,070	96,563	73,914	85,374	55.71	53.01
Interest on balances due from depository institutions.....	4,243	1,178	3,017	3,662	14,799	260.19	41.62
Interest income on other earning assets.....	672	301	647	597	3,320	123.26	36.86
Total interest income (tax equivalent).....	349,063	341,049	684,531	702,671	771,729	2.35	27.79
Interest on time deposits of \$250K or more .....	438	569	1,003	1,846	2,487	-23.02	19.02
Interest on time deposits < \$250K.....	1,670	3,024	5,255	13,557	20,465	-44.78	-39.32
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	4,959	5,821	10,689	24,171	75,446	-14.81	-20.03
Interest on other borrowings and trading liabilities.....	5,435	6,435	11,786	12,692	14,353	-15.54	-46.23
Interest on subordinated debt and mandatory convertible securities .....	778	778	1,568	1,814	1,486	0.00	19.33
Total interest expense.....	13,280	16,627	30,301	54,080	114,237	-20.13	-33.87
Net interest income (tax equivalent).....	335,783	324,422	654,230	648,591	657,492	3.50	32.68
Non-interest income.....	317,921	360,086	650,626	586,196	534,115	-11.71	34.63
Adjusted operating income (tax equivalent) .....	653,704	684,508	1,304,856	1,234,787	1,191,607	-4.50	33.62
Overhead expense.....	528,514	470,526	994,824	951,736	915,395	12.32	44.44
Provision for credit losses.....	8,147	-38,749	-51,327	136,941	60,386		-50.91
Securities gains (losses) .....	7	33	159	411	-612	-78.79	-99.09
Other tax equivalent adjustments .....	0	-1	2	-2	3		
Pretax net operating income (tax equivalent).....	116,997	296,342	405,149	146,556	215,217	-60.52	8.84
Applicable income taxes .....	23,386	70,867	93,764	29,228	43,267	-67.00	-25.72
Tax equivalent adjustments .....	4,534	4,927	9,697	10,470	11,359	-7.98	-55.37
Applicable income taxes (tax equivalent).....	27,920	75,794	103,461	39,698	54,626	-63.16	-32.95
Minority interest .....	-9	-5	-18	-14	-14		
Net income before discontinued operations, net of minority interest .....	89,086	220,553	301,706	106,872	160,605	-59.61	35.27
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	89,086	220,553	301,706	106,872	160,605	-59.61	35.27
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	89,077	220,548	301,688	106,858	160,591	-59.61	35.28
Investment securities income (tax equivalent).....	67,064	43,070	96,563	73,914	85,374	55.71	53.01
US Treasury and agency securities (excluding mortgage-backed securities) .....	5,730	3,143	5,786	14,382	29,995	82.31	-63.59
Mortgage-backed securities .....	45,078	24,800	60,030	28,971	22,312	81.77	550.57
All other securities .....	16,256	15,127	30,747	30,561	33,067	7.46	-23.18
Cash dividends declared.....	1,842	1,842	3,714	3,714	6,556	0.00	
Common .....	0	0	0	0	0		
Preferred.....	1,842	1,842	3,714	3,714	6,556	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.58	2.90	24	2.67	2.92	29	2.63	2.85	27	3.11	3.27	34	4.01	4	54
Less: Interest expense .....	0.10	0.22	19	0.13	0.25	21	0.12	0.23	21	0.24	0.48	14	0.59	0.98	20
Equals: Net interest income (tax equivalent) .....	2.49	2.67	32	2.54	2.65	36	2.51	2.60	37	2.87	2.77	50	3.42	3.01	66
Plus: Non-interest income .....	2.35	0.96	90	2.82	1.11	91	2.50	1.04	92	2.59	1.21	89	2.78	1.32	88
Equals: adjusted operating income (tax equivalent) .....	4.84	3.67	89	5.36	3.82	91	5.01	3.70	91	5.46	4.04	90	6.19	4.41	92
Less: Overhead expense .....	3.91	2.17	94	3.69	2.24	93	3.82	2.17	93	4.21	2.57	90	4.76	2.69	96
Less: Provision for credit losses .....	0.06	0.09	51	-0.30	-0.15	24	-0.20	-0.09	22	0.61	0.51	66	0.31	0.15	85
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	69	0	0.01	50	0	0.01	47	0	0.02	41	0	0.01	17
Plus: other tax equivalent adjustments .....	0	0	46	0	0	12	0	0	85	0	0	8	0	0	83
Equals: Pretax net operating income (tax equivalent) .....	0.87	1.40	11	2.32	1.79	82	1.55	1.66	47	0.65	1.04	18	1.12	1.56	15
Less: Applicable income taxes (tax equivalent) .....	0.21	0.33	15	0.59	0.41	83	0.40	0.38	62	0.18	0.23	31	0.28	0.36	28
Less: Minority interest .....	0	0	7	0	0	4	0	0	3	0	0	7	0	0	3
Equals: Net operating income .....	0.66	1.06	11	1.73	1.36	80	1.16	1.26	41	0.47	0.81	18	0.83	1.19	15
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.66	1.06	11	1.73	1.35	80	1.16	1.26	41	0.47	0.82	18	0.83	1.19	15
Memo: Net income (last four quarters) .....	0.63	1.12	7	1.45	1.25	71	1.16	1.26	41	0.47	0.82	18	0.83	1.19	15
Net income—BHC and noncontrolling (minority) interest .....	0.66	1.07	9	1.73	1.37	79	1.16	1.27	39	0.47	0.83	15	0.83	1.20	15
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.76	92.97	48	92.07	93.15	37	92.07	93.08	37	91.29	92.32	35	90.39	91.05	41
Average interest-bearing funds / Average assets .....	75.91	60.12	89	74.53	62.32	87	74.70	61.99	87	72.97	64.06	79	74.25	65.57	82
Interest income (tax equivalent) / Average earning assets .....	2.79	3.12	25	2.90	3.14	32	2.85	3.06	32	3.40	3.55	35	4.44	4.41	55
Interest expense / Average earning assets .....	0.11	0.24	18	0.14	0.27	21	0.13	0.25	22	0.26	0.52	15	0.66	1.08	19
Net interest income (tax equivalent) / Average earning assets .....	2.68	2.88	31	2.76	2.85	40	2.73	2.80	40	3.14	3.01	50	3.78	3.33	69
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.94	4.01	52	4.09	4.05	59	4.09	4.01	62	4.35	4.27	58	5.23	5.09	66
Interest-bearing bank balances .....	0.46	0.42	63	0.10	0.11	43	0.13	0.14	36	0.23	0.27	44	2.20	2.04	57
Federal funds sold and reverse repos .....	0.22	0.58	25	0	0.26	20	0.93	0.25	88	0.89	0.68	69	2.34	2.44	57
Trading assets .....	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	2.75	3.09	24	2.86	3.11	30	2.81	3.04	31	3.35	3.51	33	4.37	4.36	53
Investment securities (tax equivalent) .....	1.48	1.85	18	1.30	1.80	12	1.33	1.77	17	1.72	2.25	14	2.29	2.76	11
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.63	1.22	9	0.42	1.28	8	0.40	1.14	12	0.92	1.75	15	1.79	2.32	17
Mortgage-backed securities .....	1.44	1.78	16	1.08	1.56	9	1.16	1.57	13	1.36	2.05	3	2.18	2.61	7
All other securities .....	2.47	2.82	43	2.58	2.91	40	2.55	2.81	42	2.88	3.24	39	3.05	4.06	20
Interest-bearing deposits .....	0.07	0.20	11	0.09	0.24	18	0.08	0.21	19	0.23	0.53	12	0.66	1.10	18
Time deposits of \$250K or more .....	0.62	0.50	70	0.70	0.76	46	0.64	0.66	48	1.15	1.42	25	1.50	1.96	16
Time deposits < \$250K .....	0.36	0.44	41	0.55	0.72	35	0.50	0.62	40	1.14	1.36	28	1.61	1.82	34
Other domestic deposits .....	0.05	0.17	8	0.07	0.17	21	0.06	0.15	19	0.17	0.36	14	0.62	0.93	25
Foreign deposits .....	0	0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.10	0.36	19	0.11	0.19	50	0.11	0.17	54	0.19	0.62	12	1.06	1.86	29
Other borrowed funds and trading liabilities .....	1.80	1.24	78	2.20	1.31	82	1.99	1.27	77	1.91	1.50	73	2.75	2.38	71
All interest-bearing funds .....	0.13	0.36	11	0.17	0.40	15	0.16	0.37	16	0.33	0.74	10	0.80	1.49	13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	317,921	360,086	650,626	586,196	534,115
Fiduciary activities income .....	14,173	14,410	29,197	26,007	25,886
Service charges on deposit accounts - domestic .....	69,718	59,303	129,837	119,378	147,666
Trading revenue.....	1,407	1,288	1,986	7,346	6,377
Investment banking fees and commissions.....	30,130	26,286	56,527	43,681	41,634
Insurance activities revenue.....	10,286	13,599	25,026	20,469	14,963
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	134,742	82,231	92,399	-35,626	32,594
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	26,816	73,731	132,990	192,580	62,132
Other non-interest income.....	30,649	89,238	182,664	212,361	202,863
Total overhead expenses .....	528,514	470,526	994,824	951,736	915,395
Personnel expense.....	300,612	273,236	573,365	526,895	481,587
Net occupancy expense.....	47,048	49,112	99,701	96,809	88,802
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,675	3,680	6,625	8,174	9,760
Other operating expenses.....	178,179	144,498	315,133	319,858	335,246
Fee income on mutual funds and annuities.....	5,308	9,348	17,877	16,134	15,866
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	6,413	6,239	6,377	6,332	6,393
Average personnel expense per employee.....	46.88	43.79	89.91	83.21	75.33
Average assets per employee.....	4,212.07	4,092.21	4,088.24	3,572.48	3,010.37

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	1.67	2.35	49	2.60	2.15	60	2.75	2.17	62	2.75	2.02	64	2.97	2.72
Overhead expenses / Net Interest Income + non-interest income .....	81.41	59.40	96	69.24	59.03	84	76.81	59.28	96	77.74	62.28	87	77.56	61.29
<b>Percent of Average Assets</b>														
Total overhead expense .....	3.91	2.17	94	3.69	2.24	93	3.82	2.17	93	4.21	2.57	90	4.76	2.69
Personnel expense.....	2.23	1.20	96	2.14	1.25	94	2.20	1.21	97	2.33	1.30	96	2.50	1.41
Net occupancy expense.....	0.35	0.22	90	0.38	0.24	93	0.38	0.23	93	0.43	0.26	93	0.46	0.28
Other operating expenses.....	1.34	0.72	91	1.16	0.73	88	1.23	0.72	91	1.45	0.94	83	1.79	0.97
Overhead less non-interest income .....	1.56	1.19	80	0.87	1.10	27	1.32	1.10	68	1.62	1.25	76	1.98	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	80.85	58.92	96	68.74	58.45	85	76.24	58.83	96	77.08	61.82	87	76.82	60.64
Personnel expense.....	45.99	32.65	96	39.92	33.10	86	43.94	32.93	95	42.67	32.36	93	40.41	32.39
Net occupancy expense.....	7.20	6.14	66	7.17	6.33	64	7.64	6.23	72	7.84	6.58	71	7.45	6.52
Other operating expenses.....	27.67	19.36	90	21.65	18.60	77	24.66	19.18	86	26.57	22.28	79	28.95	21.20
Total non-interest income .....	48.63	25.40	89	52.61	28.18	88	49.86	27.67	87	47.47	28.83	86	44.82	29.23
Fiduciary activities income .....	2.17	2.23	58	2.11	2.24	55	2.24	2.20	59	2.11	2.09	59	2.17	1.97
Service charges on domestic deposit accounts .....	10.67	3.45	97	8.66	3.19	96	9.95	3.27	97	9.67	3.27	97	12.39	3.88
Trading revenue.....	0.22	0.45	63	0.19	0.72	58	0.15	0.62	58	0.59	1.28	58	0.54	1.18
Investment banking fees and commissions.....	4.61	2.25	81	3.84	2.52	76	4.33	2.58	79	3.54	2.46	77	3.49	3.54
Insurance activities revenue.....	1.57	0.36	84	1.99	0.37	89	1.92	0.36	89	1.66	0.41	86	1.26	0.47
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees .....	20.61	1.38	98	12.01	0.55	99	7.08	0.60	95	-2.89	0.01	3	2.74	0.28
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	4.10	1.51	88	10.77	3.83	87	10.19	3.30	89	15.60	3.92	92	5.21	1.86
Other non-interest income.....	4.69	9.09	24	13.04	9.26	78	14	9.27	79	17.20	9.65	85	17.02	10.04
Overhead less non-interest income .....	32.22	32.73	39	16.13	29.94	15	26.38	30.52	31	29.60	31.93	41	32	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.99	21.22	36	23.91	21.54	75	23.14	21.18	75	19.94	18.63	53	20.10	20.56
Applicable income tax + TE / Pretax net operating income + TE .....	23.86	23.38	60	25.58	23.10	80	25.54	22.67	84	27.09	21.18	92	25.38	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	9,432,812	9,407,242	9,257,623	9,411,992	8,956,918	0.27	36.01	
Commercial and industrial loans .....	2,782,905	2,744,595	2,497,438	2,996,411	2,219,615	1.40	73.28	
Loans to individuals .....	1,732,992	1,722,831	1,704,516	1,710,620	1,673,955	0.59	46.10	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	167,282	188,066	176,864	164,010	164,453	-11.05	24.44	
Other loans and leases .....	226,892	263,868	236,189	288,513	259,446	-14.01	-29.18	
Less: Unearned income .....	352	251	286	266	190	40.24	60.00	
Loans and leases, net of unearned income .....	14,342,531	14,326,351	13,872,344	14,571,280	13,274,197	0.11	40.86	
Less: Allowance for loan and lease losses .....	169,097	199,050	178,509	250,208	152,015	-15.05	45.55	
Net loans and leases .....	14,173,434	14,127,301	13,693,835	14,321,072	13,122,182	0.33	40.80	
Debt securities that reprice or mature in over 1 year .....	8,300,559	7,037,594	8,141,775	5,623,492	3,230,847	17.95	120.50	
Mutual funds and equity securities .....	198	200	251	150	169	-1.00	51.15	
Subtotal .....	22,474,191	21,165,095	21,835,861	19,944,714	16,353,198	6.19	62.49	
Interest-bearing bank balances .....	1,402,613	2,429,701	2,284,134	1,654,290	511,018	-42.27	89.79	
Federal funds sold and reverse repos .....	15,000	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	278,809	427,562	482,255	598,757	590,231	-34.79	-73.96	
Trading assets .....	7,159	41,060	33,028	65,790	19,676	-82.56	11831.67	
Total earning assets .....	24,177,772	24,063,418	24,635,278	22,263,551	17,474,123	0.48	54.59	
Non-interest-bearing cash and due from depository institutions .....	318,185	322,592	270,446	321,559	283,411	-1.37	3.61	
Premises, fixed assets, and leases .....	505,687	482,364	466,902	481,227	480,149	4.84	22.04	
Other real estate owned .....	5,143	23,618	11,188	11,085	13,624	-78.22	-69.90	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		-100.00	
Intangible and other assets .....	1,608,208	1,359,189	1,407,976	1,312,877	1,215,926	18.32	73.09	
Total assets .....	26,614,995	26,251,181	26,791,790	24,390,299	19,467,233	1.39	53.74	
Quarterly average assets .....	27,241,778	26,231,001	26,815,628	24,253,885	19,571,273	3.85	57.39	
Average loans and leases (YTD) .....	14,048,346	14,516,138	14,273,111	14,365,725	12,769,634	-3.22	40.33	
<b>Memoranda</b>								
Loans held-for-sale .....	81,347	308,666	293,909	250,423	126,555	-73.65	48.37	
Loans not held-for-sale .....	14,261,184	14,017,685	13,578,435	14,320,857	13,147,642	1.74	40.82	
Real estate loans secured by 1–4 family .....	4,255,876	4,237,265	4,153,495	4,213,953	3,931,485	0.44	34.98	
Commercial real estate loans .....	4,574,983	4,568,444	4,505,114	4,576,421	4,415,880	0.14	38.08	
Construction and land development .....	1,013,422	1,038,853	1,026,712	1,070,947	960,791	-2.45	29.16	
Multifamily .....	500,732	438,650	441,781	392,197	389,008	14.15	58.31	
Nonfarm nonresidential .....	3,060,829	3,090,941	3,036,621	3,113,277	3,066,081	-0.97	38.35	
Real estate loans secured by farmland .....	601,953	601,533	599,014	621,618	609,553	0.07	28.32	
Total investment securities .....	8,579,566	7,465,356	8,624,281	6,222,399	3,821,247	14.93	77.45	
U.S. Treasury securities .....	250,840	104,283	99,545	205,201	249,822	140.54	-58.13	
US agency securities (excluding mortgage-backed securities) .....	1,671,843	1,289,851	1,280,909	1,569,645	1,160,877	29.62	-27.06	
Municipal securities .....	1,249,377	1,244,054	1,290,680	1,192,763	1,093,172	0.43	2.16	
Mortgage-backed securities .....	5,407,159	4,826,821	5,952,748	3,254,495	1,317,061	12.02	650.81	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	149	147	148	145	146	1.36	-79.53	
Mutual funds and equity securities .....	198	200	251	150	169	-1.00	51.15	
Available-for-sale securities .....	8,579,368	7,465,156	8,624,030	6,222,249	3,821,247	14.93	77.44	
U.S. Treasury securities .....	250,840	104,283	99,545	205,201	249,822	140.54	-58.13	
US agency securities (excluding mortgage-backed securities) .....	1,671,843	1,289,851	1,280,909	1,569,645	1,160,877	29.62	-27.06	
Municipal securities .....	1,249,377	1,244,054	1,290,680	1,192,763	1,093,172	0.43	2.16	
Mortgage-backed securities .....	5,407,159	4,826,821	5,952,748	3,254,495	1,317,061	12.02	650.81	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	149	147	148	145	146	1.36	-79.53	
Mutual funds and equity securities .....	0	0	0	0	169	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	-914,717	23,047	-79,089	98,197	29,247			
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0			
Structured notes, fair value .....	1,449,374	1,443,812	1,617,040	1,216,414	1,086,466	0.39	52.27	
Pledged securities .....								

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,655,490	3,746,311	3,605,568	3,745,166	2,574,410	-2.42	61.20
NOW, ATS and transaction accounts .....	708,176	692,136	720,700	646,248	481,003	2.32	46.07
Time deposits less brokered deposits < \$250K .....	897,020	1,073,132	982,091	1,126,387	1,263,594	-16.41	-11.80
MMDA and other savings accounts .....	18,140,720	17,091,770	17,851,082	15,211,508	12,030,361	6.14	64.38
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	23,401,406	22,603,349	23,159,441	20,729,309	16,349,368	3.53	58.06
Time deposits of \$250K or more .....	137,452	153,166	146,456	170,891	162,978	-10.26	6.11
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	240,059	211,231	238,683	278,629	149,213	13.65	239.11
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	8,719	19,335	11,716	24,545	47,568	-54.91	-71.33
Other borrowings w/remaining maturity over 1 year .....	266,721	313,930	297,482	308,717	262,038	-15.04	-14.68
Brokered deposits < \$250K .....	0	0	0	0	0		-100.00
Noncore funding .....	652,951	697,662	694,337	782,782	621,797	-6.41	10.97
Trading liabilities .....	74,683	8,326	12,260	173	0	796.99	
Subordinated notes and debentures + trust preferred securities .....	150,000	150,000	150,000	150,000	120,000	0.00	-38.97
Other liabilities .....	397,736	315,306	298,160	414,126	219,599	26.14	189.26
Total liabilities .....	24,676,776	23,774,643	24,314,198	22,076,390	17,310,764	3.79	56.41
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	64,595	64,595	64,595	64,595	64,595	0.00	
Common stock .....	16	16	16	16	15	0.00	6.67
Common surplus .....	218,573	220,582	218,375	220,645	221,999	-0.91	124.82
Retained earnings .....	2,336,387	2,172,985	2,252,266	1,954,276	1,847,516	7.52	62.12
Accumulated other comprehensive income .....	-681,991	17,700	-58,310	73,706	21,652		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,937,580	2,475,878	2,476,942	2,313,238	2,155,777	-21.74	26.28
Noncontrolling (minority) interest in subsidiaries .....	639	660	650	671	692	-3.18	-14.11
Total equity capital, including minority interest .....	1,938,219	2,476,538	2,477,592	2,313,909	2,156,469	-21.74	26.26
Total liabilities and capital .....	26,614,995	26,251,181	26,791,790	24,390,299	19,467,233	1.39	53.74
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,655,490	3,746,311	3,605,568	3,745,166	2,574,410	-2.42	61.20
Interest-bearing deposits .....	19,883,368	19,010,204	19,700,329	17,155,034	13,937,936	4.59	56.42
Total deposits .....	23,538,858	22,756,515	23,305,897	20,900,200	16,512,346	3.44	57.14
Long-term debt that reprices within 1 year .....	68,924	59,762	65,016	55,629	47,568	15.33	126.66
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,476,942	2,313,238	2,313,238	2,155,777	2,096,395		
Accounting restatements .....	-3,123	0	0	3,605	0		
Net income .....	89,086	220,553	301,706	106,872	160,605		
Net sale of new perpetual preferred stock .....	0	0	0	0	-60,405		
Net sale of new common stock .....	197	-65	-2,271	-1,355	-86,936		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	1,842	1,842	3,714	3,714	6,556		
Change in other comprehensive income .....	-623,680	-56,006	-132,017	52,053	50,766		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	1,908		
Holding company equity capital, ending balance .....	1,937,580	2,475,878	2,476,942	2,313,238	2,155,777		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	35.44	38.78	36	35.84	36.32	43	34.55	36.25	40	38.59	36.22	48	46.01	37.78	61
Commercial and industrial loans .....	10.46	11.05	51	10.46	12.25	43	9.32	10.76	48	12.29	13.52	44	11.40	12.02	50
Loans to individuals .....	6.51	3.52	79	6.56	3.48	79	6.36	3.36	80	7.01	3.40	80	8.60	4.20	78
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.63	0.19	85	0.72	0.21	85	0.66	0.18	87	0.67	0.19	86	0.84	0.24	86
Other loans and leases.....	0.85	4.45	16	1.01	4.22	21	0.88	4.47	18	1.18	4.63	20	1.33	5.01	18
Net loans and leases.....	53.25	61.60	24	53.82	59.81	27	51.11	58.67	24	58.72	61.58	35	67.41	63.77	49
Debt securities over 1 year.....	31.19	19.46	85	26.81	17.61	82	30.39	19.46	83	23.06	15.55	80	16.60	14.60	61
Mutual funds and equity securities .....	0	0.05	28	0	0.06	31	0	0.06	29	0	0.05	29	0	0.06	30
Subtotal .....	84.44	82.34	47	80.63	78.32	51	81.50	79.22	51	81.77	78.16	58	84	79.65	52
Interest-bearing bank balances .....	5.27	4.59	65	9.26	9.11	56	8.53	8.50	51	6.78	7.51	48	2.63	3.06	56
Federal funds sold and reverse repos .....	0.06	0.58	66	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	1.05	1.68	47	1.63	1.53	62	1.80	1.56	67	2.45	1.68	73	3.03	1.91	76
Trading assets .....	0.03	0.55	48	0.16	0.60	50	0.12	0.49	53	0.27	1.01	48	0.10	1.19	41
Total earning assets.....	90.84	90.95	53	91.67	91.43	53	91.95	91.77	51	91.28	91.05	56	89.76	89.53	50
Non-interest cash and due from depository institutions.....	1.20	1.01	72	1.23	1.01	65	1.01	0.82	68	1.32	1.07	71	1.46	1.14	76
Other real estate owned.....	0.02	0.01	79	0.09	0.02	92	0.04	0.01	90	0.05	0.02	82	0.07	0.03	84
All other assets.....	7.96	7.97	49	7.11	7.50	46	7.04	7.35	48	7.40	7.82	43	8.78	9.27	43
<b>Memoranda</b>															
Short-term investments .....	6.37	7.68	50	10.88	12.01	49	10.33	11.47	48	9.24	11.17	49	5.66	7.63	53
U.S. Treasury securities.....	0.94	1.96	49	0.40	1.08	55	0.37	1.47	45	0.84	0.84	72	1.28	1.03	70
US agency securities (excluding mortgage-backed securities) .....	6.28	0.84	94	4.91	0.77	93	4.78	0.82	93	6.44	0.63	96	5.96	0.54	98
Municipal securities .....	4.69	1.75	84	4.74	1.72	84	4.82	1.73	84	4.89	1.69	86	5.62	1.34	91
Mortgage-backed securities .....	20.32	13.68	78	18.39	12.97	75	22.22	14.14	82	13.34	11.75	58	6.77	11.44	23
Asset-backed securities .....	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0	0.52	17	0	0.52	17	0	0.53	18	0	0.42	20	0	0.39	19
Loans held-for-sale.....	0.31	0.35	69	1.18	0.42	84	1.10	0.55	78	1.03	0.52	79	0.65	0.39	73
Loans held for investment .....	53.58	61.41	24	53.40	59.85	26	50.68	58.06	24	58.72	61.72	33	67.54	63.50	46
Real estate loans secured by 1–4 family .....	15.99	12.26	71	16.14	11.69	71	15.50	11.46	72	17.28	11.91	69	20.20	13.29	76
Revolving .....	1.62	1.49	58	1.46	1.45	58	1.49	1.42	58	1.64	1.66	57	2.29	2.07	59
Closed-end, secured by first liens .....	13.90	10.40	74	14.18	9.84	75	13.56	9.67	73	15.06	9.81	76	17.08	10.69	78
Closed-end, secured by junior liens .....	0.47	0.18	87	0.50	0.20	87	0.45	0.17	89	0.58	0.22	88	0.83	0.28	90
Commercial real estate loans .....	17.19	24.34	33	17.40	22.48	34	16.82	22.69	33	18.76	22.22	38	22.68	22.23	49
Construction and land development .....	3.81	3.75	54	3.96	3.35	62	3.83	3.34	61	4.39	3.40	64	4.94	3.44	70
Multifamily.....	1.88	3.69	36	1.67	3.31	32	1.65	3.57	35	1.61	3.12	34	2	3.01	43
Nonfarm nonresidential .....	11.50	15.50	36	11.77	14.81	38	11.33	14.57	39	12.76	14.72	42	15.75	14.69	53
Real estate loans secured by farmland.....	2.26	0.35	93	2.29	0.34	94	2.24	0.30	94	2.55	0.33	96	3.13	0.36	95

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	65.77	62.08	48	65.66	59.66	54	66.73	61.05	51	64.59	57.15	57	67.48	57.46	57
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	29.67	20.31	81	29.58	19.82	80	29.94	19.86	80	28.92	19.43	82	29.62	20.75	79
Real estate loans secured by 1–4 family.....	3.01	2.40	62	2.68	2.42	57	2.89	2.43	58	2.75	2.64	54	3.36	3.15	53
Revolving .....	26.67	17.67	80	26.90	17.22	81	27.05	17.24	81	26.17	16.59	82	26.25	17.39	80
Closed-end.....	31.90	38.23	36	31.89	36.54	38	32.48	37.86	38	31.41	34.63	40	33.27	33.52	46
Construction and land development.....	7.07	5.97	60	7.25	5.50	68	7.40	5.65	65	7.35	5.26	71	7.24	5.09	70
1–4 family.....	1.47	1.34	61	1.24	1.11	62	1.51	1.18	65	1.14	0.93	65	1.34	0.94	68
Other.....	5.60	4.56	61	6.01	4.33	68	5.89	4.40	67	6.21	4.19	70	5.90	4.02	72
Multifamily.....	3.49	5.72	41	3.06	5.34	34	3.18	5.78	36	2.69	4.96	34	2.93	4.69	40
Nonfarm nonresidential .....	21.34	24.64	41	21.58	24.14	40	21.89	24.56	42	21.37	22.93	43	23.10	22.15	50
Owner-occupied.....	8.20	8.28	53	8.86	8.14	56	8.81	8.29	54	9.19	7.68	59	10.36	7.72	68
Other.....	13.15	16.13	37	12.71	15.71	35	13.08	15.94	38	12.17	14.95	35	12.73	14.34	43
Real estate loans secured by farmland.....	4.20	0.59	94	4.20	0.59	95	4.32	0.54	95	4.27	0.54	96	4.59	0.55	96
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	19.40	18.46	58	19.16	20.98	53	18	18.86	54	20.56	22.17	47	16.72	19.53	45
Loans to individuals .....	12.08	6.27	78	12.03	6.28	78	12.29	6.24	78	11.74	6.13	78	12.61	7.13	77
Credit card loans .....	1.23	0.53	84	1.06	0.51	81	1.22	0.53	83	1.06	0.65	79	1.21	0.81	77
Agricultural loans.....	1.17	0.32	87	1.31	0.37	87	1.27	0.34	88	1.13	0.32	87	1.24	0.37	85
Other loans and leases.....	1.58	8.30	18	1.84	8.03	21	1.70	8.75	19	1.98	9.09	22	1.95	9.85	19
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	403.11	407.54	46	429.27	383.17	54	408.68	391.81	50	465.84	381.27	62	549.58	391.26	75
Real estate loans secured by 1–4 family.....	181.87	130.40	77	193.36	124.52	79	183.36	126.06	77	208.57	125.03	83	241.23	138.18	84
Revolving .....	18.43	15.55	60	17.51	15.53	60	17.67	15.44	59	19.80	17.42	60	27.39	21.26	64
Closed-end.....	163.45	113.22	78	175.84	107.53	82	165.68	108.85	80	188.77	106.14	87	213.84	115.20	87
Commercial real estate loans .....	195.51	254.23	34	208.47	238.21	38	198.88	245.88	36	226.51	234.65	47	270.95	229.44	53
Construction and land development.....	43.31	38.88	57	47.41	35.52	67	45.32	35.95	62	53.01	35.62	71	58.95	34.95	75
1–4 family.....	8.99	8.60	60	8.11	7.06	64	9.26	7.42	65	8.19	6.34	64	10.88	6.61	70
Other.....	34.32	29.76	57	39.30	28.07	67	36.07	28.11	61	44.82	28.16	75	48.07	27.32	78
Multifamily.....	21.40	39.14	40	20.02	34.78	36	19.50	38.66	36	19.41	32.74	36	23.87	31.04	45
Nonfarm nonresidential .....	130.80	162.28	37	141.05	157.17	41	134.05	158.05	39	154.09	155.06	49	188.13	152.10	60
Owner-occupied.....	50.23	54.20	50	57.95	52.65	58	53.97	52.99	55	66.29	52.37	64	84.41	53.07	77
Other.....	80.57	106.54	34	83.10	102.08	36	80.08	102.54	36	87.80	100.54	39	103.72	97.41	55
Real estate loans secured by farmland.....	25.72	3.62	94	27.45	3.59	96	26.44	3.22	96	30.77	3.44	96	37.40	3.60	96
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	118.93	115.10	57	125.24	127.07	57	110.25	114.45	55	148.31	139.91	53	136.19	122.02	60
Loans to individuals .....	74.06	35.52	79	78.62	35.29	80	75.25	34.55	80	84.67	37.47	80	102.71	43.51	81
Credit card loans .....	7.52	2.76	84	6.92	2.61	84	7.48	2.77	84	7.65	3.30	82	9.88	4.34	82
Agricultural loans.....	7.15	1.81	88	8.58	2.01	88	7.81	1.86	90	8.12	1.88	89	10.09	2.18	87
Other loans and leases.....	9.70	50.19	18	12.04	46.75	25	10.43	51.06	20	14.28	49.54	24	15.92	52.44	20
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	23.70	30.64	37	23.02	28.84	35	23.66	30.07	37	22.22	27.32	37	22.90	26.45	42
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	145.28	203.71	34	150.52	187.37	35	144.91	195.33	34	160.22	183.76	40	186.54	178.57	51
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	195.51	261.50	34	208.47	244.59	37	198.88	252.85	34	226.51	240.85	45	270.95	236.10	53

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	6.37	7.68	50	10.88	12.01	49	10.33	11.47	48	9.24	11.17	49	5.66	7.63	53
Liquid assets .....	34.09	25.39	76	34.34	28.17	69	37.03	29.03	74	28.99	26.22	62	18.19	22.44	48
Investment securities .....	32.24	21.68	79	28.44	19.64	77	32.19	21.63	82	25.51	17.85	80	19.63	16.99	62
Net loans and leases .....	53.25	61.60	24	53.82	59.81	27	51.11	58.67	24	58.72	61.58	35	67.41	63.77	49
Net loans, leases and standby letters of credit .....	53.74	62.44	23	54.24	60.62	25	51.53	59.49	23	59.21	62.48	34	67.88	64.84	47
Core deposits .....	87.93	75.64	97	86.10	74.75	95	86.44	75.71	96	84.99	70.67	97	83.98	63.09	97
Noncore funding .....	2.45	10.86	11	2.66	10.89	9	2.59	10.30	10	3.21	14.13	7	3.19	19.36	2
Time deposits of \$250K or more .....	0.52	1.54	21	0.58	1.81	15	0.55	1.58	19	0.70	2.11	18	0.84	2.94	13
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.90	1.20	60	0.80	1.20	56	0.89	1.23	57	1.14	1.47	58	0.77	1.94	46
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.85	0.50	69	0.80	0.52	66	0.89	0.54	67	1.14	0.54	71	0.77	0.48	59
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0.03	1.63	26	0.07	0.99	42	0.04	1	35	0.10	1.24	32	0.24	3.01	17
Earning assets that reprice within 1 year .....	22.41	36.16	18	27.63	38.93	21	24.50	37.37	20	26.28	39.38	19	26.84	39.29	16
Interest-bearing liabilities that reprice within 1 year .....	2.64	6.49	20	3.08	7.04	16	2.83	6.39	22	3.56	8.20	17	4.93	10.19	18
Long-term debt that reprices within 1 year .....	0.26	0.28	72	0.23	0.26	71	0.24	0.26	76	0.23	0.47	65	0.24	0.96	57
Net assets that reprice within 1 year .....	19.52	28.22	30	24.33	30.25	34	21.43	29.65	30	22.49	29.11	35	21.66	26.63	36
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-4.64	3.09	20	-10.19	-1.82	28	-9.48	-2.33	29	-7.37	3.20	20	-2.93	14.45	7
Net short-term noncore funding dependence .....	-6.03	-1.79	26	-11.93	-8.21	31	-11.07	-7.71	34	-9.18	-4.76	27	-4.89	3.38	18
Short-term investment / Short-term noncore funding .....	497.75	166.36	90	867.20	284.81	90	796.51	273.46	92	535.20	184.19	92	365.29	77.77	96
Liquid assets - short-term noncore funding / Nonliquid assets .....	49.78	28.61	78	50.39	34.02	75	56.75	36.68	76	38.40	28.18	72	20.35	16.97	64
Net loans and leases / Total deposits .....	60.21	76.80	17	62.08	74.66	18	58.76	72.79	17	68.52	79.43	21	79.47	90.31	24
Net loans and leases / Core deposits .....	60.57	82.80	13	62.50	81.17	12	59.13	78.25	14	69.09	88.34	14	80.26	103.93	12
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-6.37			0.84			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-42.13	-13.54	2	1.16	1.94	39	-3.79	-0.25	3	5.55	4.31	71	1.98	1.36	73
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.29			0.01			-0.02			0.02				0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities .....	100	74.56	94	100	84.66	90	100	83.77	90	100	87.23	90	100	85.40	95
U.S. Treasury securities .....	2.92	9.26	37	1.40	5.52	46	1.15	6.70	40	3.30	4.72	67	6.54	6.15	69
US agency securities (excluding mortgage-backed securities) .....	19.49	4.02	90	17.28	4.50	87	14.85	4.12	88	25.23	4.01	96	30.38	3.49	98
Municipal securities .....	14.56	8	73	16.66	8.87	75	14.97	8.22	73	19.17	9.83	78	28.61	7.75	91
Mortgage-backed securities .....	63.02	63.23	47	64.66	66.59	43	69.02	66.54	53	52.30	66.64	27	34.47	67.43	11
Asset-backed securities .....	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	0	3.01	17	0	3.17	17	0	3.08	18	0	3.01	20	0	2.94	19
Mutual funds and equity securities .....	0	0.28	28	0	0.32	29	0	0.29	29	0	0.35	29	0	0.40	31
Debt securities 1 year or less .....	3.25	8.89	33	5.73	8.69	47	5.59	7.78	53	9.62	10.55	56	15.45	11.86	69
Debt securities 1 to 5 years .....	73.67	20.02	96	58.05	17.05	96	70.52	18.25	97	34.15	17.03	85	37.55	17.94	80
Debt securities over 5 years .....	23.08	68.75	6	36.22	72.17	9	23.89	71.11	6	56.22	69.86	23	47	66.02	28
Pledged securities .....	16.89	30.80	31	19.34	33.87	34	18.75	32.26	32	19.55	35.67	33	28.43	30.57	51
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-40.63	-31.70	43	-10.59	51.37	18	22.78	27.98	54	104.59	183.32	44	-54.43	26.69	1
Investment securities .....	14.93	21.19	46	93.61	33.34	90	38.60	31.36	64	62.84	23.62	85	3.01	11.75	36
Core deposits .....	3.53	9.58	37	13.33	16.88	43	11.72	16.94	35	26.79	26.88	56	5.15	11.23	37
Noncore funding .....	-6.41	10.50	41	-1.22	-23.76	77	-11.30	-14.79	58	25.89	-12.18	89	3.81	6.59	47

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	4,388,716	4,027,335	4,196,819	3,942,121	3,806,807
Commit: Secured commercial real estate loans .....	427,646	405,921	403,159	375,277	380,795
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	1,063,838	978,785	1,016,240	943,376	861,412
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	129,875	111,306	113,067	121,167	91,847
Commercial and similar letters of credit .....	995	673	2,751	2,259	1,338
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	456,000	1,251,000	1,119,000	1,431,000	260,000
Written options contracts (interest rate) .....	147,132	422,416	288,358	492,362	174,046
Purchased options contracts (interest rate) .....	354,600	60,000	0	100,000	0
Interest rate swaps .....	3,550,771	3,670,370	3,646,920	3,599,558	2,878,612
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	16.49	24.48	21	15.34	22.45	25	15.66	22.78	27	16.16	22.01	31	19.55	23.52	45
Standby letters of credit .....	0.49	0.66	49	0.42	0.67	45	0.42	0.65	45	0.50	0.71	49	0.47	0.84	42
Commercial and similar letters of credit .....	0	0.02	54	0	0.02	51	0.01	0.02	62	0.01	0.02	60	0.01	0.02	53
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	16.94	44.65	53	20.58	49.75	54	18.87	46.30	54	23.05	48.62	55	17.02	68.47	42
Interest rate contracts .....	16.94	32.11	55	20.58	35.96	57	18.87	32.46	56	23.05	34.36	57	17.02	47.31	45
Interest rate futures and forward contracts .....	1.71	3.60	76	4.77	5.17	81	4.18	3.25	83	5.87	6.21	81	1.34	10.67	65
Written options contracts (interest rate) .....	0.55	1.58	60	1.61	1.82	68	1.08	1.41	67	2.02	2.18	68	0.89	2.47	61
Purchased options contracts (interest rate) .....	1.33	1.48	75	0.23	1.33	57	0	1.31	23	0.41	1.46	62	0	2.65	22
Interest rate swaps .....	13.34	21.90	54	13.98	20.67	53	13.61	20.49	54	14.76	20.83	50	14.79	28.86	50
Foreign exchange contracts .....	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	31.24	46.07	29	27.74	42.93	34	29.40	44.98	32	27.44	42.82	37	29.81	45.53	38

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	4,508,503	5,403,786	5,054,278	5,622,920	3,312,658
Interest rate contracts .....	4,508,503	5,403,786	5,054,278	5,622,920	3,312,658
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	456,000	1,251,000	1,119,000	1,431,000	260,000
Written options .....	147,132	422,416	288,358	492,362	174,046
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	147,132	422,416	288,358	492,362	174,046
Purchased options .....	354,600	60,000	0	100,000	0
Exchange-traded.....	350,000	60,000	0	100,000	0
Over-the-counter.....	4,600	0	0	0	0
Swaps .....	3,550,771	3,670,370	3,646,920	3,599,558	2,878,612
Held for trading.....	2,000,332	1,970,798	1,974,639	1,835,531	1,024,230
Interest rate contracts .....	2,000,332	1,970,798	1,974,639	1,835,531	1,024,230
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,508,171	3,432,988	3,079,639	3,787,389	2,288,428
Interest rate contracts .....	2,508,171	3,432,988	3,079,639	3,787,389	2,288,428
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	4,361,371	4,761,370	4,565,921	4,900,560	3,138,612
One year or less .....	3,095,893	3,675,357	3,423,299	3,772,856	2,529,260
Over 1 year to 5 years .....	126,734	76,658	69,968	158,720	52,525
Over 5 years .....	1,138,744	1,009,355	1,072,654	968,984	556,827
Gross negative fair value (absolute value) .....	79,503	23,452	26,873	23,236	12,367
Gross positive fair value.....	19,158	60,435	47,795	86,234	24,247
Held for trading.....	7,694	41,460	33,518	65,837	20,031
Non-traded.....	11,464	18,975	14,277	20,397	4,216
Current credit exposure on risk-based capital derivative contracts .....	12,775	41,850	33,810	66,659	20,874
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	10.11	9.78	66	23.15	12.57	73	22.14	11.16	79	25.45	14.05	73	7.85	13.49	53
Written options .....	3.26	5.78	53	7.82	7.49	63	5.71	6.28	61	8.76	8.18	64	5.25	5.91	57
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	3.26	5.46	56	7.82	7.20	65	5.71	5.96	62	8.76	7.73	66	5.25	5.10	61
Purchased options .....	7.87	3.69	76	1.11	3.44	52	0	3.27	20	1.78	3.42	56	0	4.42	18
Exchange-traded .....	7.76	0.15	98	1.11	0.12	90	0	0.12	41	1.78	0.15	92	0	0.28	39
Over-the-counter .....	0.10	3.17	46	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	78.76	74.97	40	67.92	71.23	38	72.16	74.26	35	64.02	68.76	37	86.90	69.75	60
Held for trading .....	44.37	37.98	53	36.47	40.60	47	39.07	40.42	50	32.64	43.53	42	30.92	44.16	43
Interest rate contracts .....	44.37	31.52	58	36.47	34.42	51	39.07	34.15	54	32.64	36.62	47	30.92	37.24	46
Foreign exchange contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	55.63	62.02	46	63.53	59.40	52	60.93	59.58	50	67.36	56.47	57	69.08	55.84	56
Interest rate contracts .....	55.63	57.94	50	63.53	56.19	56	60.93	56.71	53	67.36	53.82	60	69.08	52.22	62
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	96.74	93.09	40	88.11	91.87	30	90.34	92.53	29	87.15	91.48	28	94.75	93.86	41
One year or less .....	68.67	31.78	80	68.01	28.05	87	67.73	27.56	85	67.10	32.05	83	76.35	32.17	85
Over 1 year to 5 years .....	2.81	24.76	18	1.42	26.03	12	1.38	27.01	13	2.82	27.06	12	1.59	30.45	12
Over 5 years .....	25.26	27.14	52	18.68	30.08	40	21.22	29.89	41	17.23	29.56	39	16.81	28.09	39
Gross negative fair value (absolute value) .....	1.76	1.56	63	0.43	1.25	24	0.53	0.98	30	0.41	1.55	24	0.37	0.83	36
Gross positive fair value .....	0.42	1.74	12	1.12	1.68	30	0.95	1.34	28	1.53	2.23	32	0.73	1.19	31
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.07	56	0.01	0.05	35	0.01	0.04	45	0.01	0.07	30	0.01	0.06	38
Gross positive fair value (X) .....	0.01	0.08	30	0.03	0.07	48	0.02	0.05	48	0.05	0.09	46	0.02	0.07	36
Held for trading (X) .....	0	0.06	51	0.02	0.05	55	0.02	0.04	58	0.04	0.07	51	0.01	0.06	46
Non-traded (X) .....	0.01	0.02	46	0.01	0.01	58	0.01	0.01	56	0.01	0.02	57	0	0.01	50
Current credit exposure (X) .....	0.01	0.04	35	0.02	0.05	43	0.02	0.04	44	0.04	0.06	46	0.01	0.05	39
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.07	0.54	34	0.26	0.63	41	0.21	0.46	44	0.41	0.85	42	0.14	0.73	37

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	178,509	250,208	250,208	152,015	130,879
Gross losses .....	23,849	20,133	35,598	49,131	51,107
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	6,290	7,724	15,226	10,383	11,857
Net losses .....	17,559	12,409	20,372	38,748	39,250
Provision for loan and lease losses .....	8,147	-38,749	-51,327	136,941	60,386
Adjustments .....	0	0	0	0	0
Ending balance .....	169,097	199,050	178,509	250,208	152,015
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.06	0.08	53	-0.30	-0.14	20	-0.20	-0.09	20	0.61	0.51	67	0.31	0.15	85
Provision for loan and lease losses / Average loans and leases .....	0.12	0.14	57	-0.53	-0.25	19	-0.36	-0.16	21	0.95	0.82	65	0.47	0.24	85
Provision for loan and lease losses / Net loan and lease losses .....	46.40	198.72	37	-312.27	77.32	22	-251.95	-105.48	26	353.41	487.86	54	153.85	130.58	72
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.19	1.17	56	1.42	1.39	57	1.31	1.23	64	1.75	1.58	68	1.16	0.83	83
Allowance for loan and lease losses / Total loans and leases .....	1.18	1.15	56	1.39	1.37	56	1.29	1.20	63	1.72	1.55	69	1.15	0.81	83
Allowance for loan and lease losses / Net loans and leases losses (X) .....	4.82	28.67	15	8.02	15.27	38	8.76	21.39	36	6.46	11.58	48	3.87	8.03	42
Allowance for loan and lease losses / Nonaccrual assets .....	198.74	413.77	25	193.22	318.67	32	214.02	364.13	33	183.03	299.17	31	143.81	218.72	40
ALLL / 90+ days past due + nonaccrual loans and leases .....	196.52	319.24	35	191.55	260.68	38	207.39	287.08	43	179.74	244.34	39	140.79	151.73	55
Gross loan and lease losses / Average loans and leases .....	0.34	0.16	86	0.28	0.22	69	0.25	0.19	70	0.34	0.34	62	0.40	0.28	75
Recoveries / Average loans and leases .....	0.09	0.07	68	0.11	0.08	70	0.11	0.08	72	0.07	0.07	59	0.09	0.08	67
Net losses / Average loans and leases .....	0.25	0.08	88	0.17	0.13	63	0.14	0.11	64	0.27	0.27	63	0.31	0.21	74
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	17.67	23.25	40	15.72	16.12	60	30.99	34.67	55	20.32	33.98	30	32.21	36.22	54
Earnings coverage of net loan and lease losses (X) .....	6.87	-9.51	31	20.36	4.52	62	16.89	39.72	44	7.05	22.91	32	6.73	24.40	26
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.02	-0.01	30	0.05	0.03	74	0.02	0.02	70	0.02	0.04	46	-0.01	0.01	24
Real estate loans secured by 1-4 family .....	-0.01	-0.02	49	0.04	-0.01	90	0.02	-0.02	88	0.02	0.01	68	0.04	0.01	80
Revolving .....	0.07	-0.08	96	0.13	-0.05	91	0.06	-0.07	88	0.02	0.01	68	0.07	0.02	77
Closed-end .....	-0.02	-0.02	39	0.03	-0.01	89	0.01	-0.01	86	0.02	0	74	0.03	0	86
Commercial real estate loans .....	-0.02	0	15	0.07	0.05	69	0.04	0.04	67	0.03	0.07	44	-0.06	0.01	4
Construction and land development .....	-0.08	-0.02	8	0.01	0	83	0	0	37	0.09	0	90	-0.06	-0.01	18
1-4 family .....	0	0	22	0.07	0	97	0.04	0	96	0.02	0	92	0.01	0	92
Other .....	-0.08	-0.01	7	-0.06	-0.01	10	-0.05	0	14	0.07	0	91	-0.07	-0.01	12
Multifamily .....	-0.01	0	10	0	0.01	51	0	0.01	48	0	0	58	-0.26	0	0
Nonfarm nonresidential .....	0	0	27	0.10	0.07	72	0.06	0.05	69	0	0.11	23	-0.03	0.02	5
Owner-occupied .....	-0.02	0	6	0.02	0.01	80	0.01	0.01	76	0.01	0.02	50	-0.04	0.01	2
Other .....	0.02	0	83	0.08	0.06	73	0.04	0.04	70	0	0.08	14	0	0.01	59
Real estate loans secured by farmland .....	-0.01	0	13	0	-0.01	22	-0.05	0	10	0	0.02	17	0.05	0.01	87
Commercial and industrial loans .....	0.60	0.10	93	-0.03	0.20	14	0.04	0.17	29	0.38	0.47	50	0.17	0.37	33
Loans to individuals .....	1.13	0.65	78	1.39	0.78	76	1.23	0.71	80	1.50	1.13	74	1.80	1.17	76
Credit card loans .....	3.82	1.99	85	2.59	2.18	62	2.47	1.84	72	3.86	2.92	69	4.20	3.11	74
Agricultural loans .....	-0.02	0.01	18	-1.52	0.03	1	-0.76	0.02	2	0.07	0.19	67	4.05	0.08	98
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.22	0.14	78	-0.11	0.08	4	-0.97	0.10	0	-0.10	0.15	3	-0.17	0.15	2

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		60,473		49,105		73,133		76,692		98,183
90+ days past due loans and leases .....		962		901		2,670		2,501		2,265
Nonaccrual loans and leases .....		85,083		103,017		83,406		136,701		105,705
Total past due and nonaccrual loans and leases .....		146,518		153,023		159,209		215,894		206,153
Restructured 30–89 days past due .....		1,023		2,530		1,055		1,991		7,807
Restructured 90+ days past due .....		104		124		302		244		0
Restructured nonaccrual .....		17,147		23,763		20,961		30,112		33,699
Total restructured loans and leases .....		18,274		26,417		22,318		32,347		41,506
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		52,035		51,367		37,625		51,766		69,676
Other real estate owned .....		5,143		23,618		11,188		11,085		13,624
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.42	0.32	71	0.34	0.27	72	0.53	0.32	80	0.53
90+ days past due loans and leases .....	0.01	0.09	36	0.01	0.10	34	0.02	0.10	47	0.02
Nonaccrual loans and leases .....	0.59	0.38	81	0.72	0.58	70	0.60	0.46	75	0.94
90+ days past due and nonaccrual loans and leases .....	0.60	0.53	67	0.73	0.73	58	0.62	0.62	62	0.96
30–89 days past due restructured .....	0.01	0.01	69	0.02	0.01	82	0.01	0.01	69	0.01
90+ days past due restructured .....	0	0	72	0	0	73	0	0	75	0
Nonaccrual restructured .....	0.12	0.09	70	0.17	0.12	69	0.15	0.10	73	0.21
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.42	0.32	71	0.34	0.27	72	0.53	0.32	80	0.53
90+ days past due assets .....	0.01	0.10	35	0.01	0.10	31	0.02	0.10	46	0.02
Nonaccrual assets .....	0.59	0.39	81	0.72	0.59	70	0.60	0.47	75	0.94
30+ days past due and nonaccrual assets .....	1.02	0.88	69	1.07	1.04	65	1.15	0.97	69	1.48
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.32	0.32	64	0.40	0.43	54	0.32	0.36	51	0.57
90+ days past due and nonaccrual assets + other real estate owned .....	0.34	0.34	62	0.49	0.46	59	0.36	0.37	58	0.62
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.54	0.38	75	0.69	0.52	73	0.50	0.41	69	0.83
Allowance for loan and lease losses .....	84.80	57.44	80	90.76	67.93	77	74.83	62.64	72	80.65
Equity capital + allowance for loan and lease losses .....	6.81	3.52	87	6.75	4.43	82	5.03	3.60	75	7.87
Tier 1 capital + allowance for loan and lease losses .....	6.13	3.97	79	8.24	5.28	80	5.90	4.30	73	9.99
Loans and leases + other real estate owned .....	1	0.63	81	1.26	0.88	78	0.96	0.71	74	1.38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.35	0.26	71	0.31	0.24	72	0.48	0.26	82	0.54	0.39	72	0.72	0.38	84
	90+ days past due .....		0.01	0.11	48	0.01	0.12	43	0.03	0.12	61	0.01	0.16	46	0.01	0.16	40
	Nonaccrual.....		0.68	0.45	75	0.87	0.65	72	0.65	0.52	70	1.17	0.76	82	0.87	0.46	83
Commercial and industrial	30–89 days past due .....		0.32	0.28	67	0.27	0.17	74	0.37	0.24	73	0.26	0.23	66	0.76	0.31	87
	90+ days past due .....		0	0.03	43	0	0.02	43	0	0.04	42	0	0.03	45	0.01	0.05	41
	Nonaccrual.....		0.34	0.46	47	0.33	0.64	35	0.53	0.57	56	0.48	0.75	41	0.66	0.83	49
Individuals	30–89 days past due .....		1.01	0.70	73	0.67	0.55	68	1.11	0.63	77	0.96	0.83	65	0.94	0.83	54
	90+ days past due .....		0.01	0.07	46	0	0.07	43	0	0.09	40	0.07	0.14	52	0.07	0.17	52
	Nonaccrual.....		0.64	0.18	87	0.57	0.18	90	0.58	0.17	88	0.52	0.28	80	0.45	0.17	85
Depository institution loans	30–89 days past due .....			0.01			0			0.01			0				0
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.01			0			0			0				0
Agricultural	30–89 days past due .....		0.42	0.10	89	0.23	0.16	72	0.25	0.07	84	0.71	0.17	87	0.56	0.24	78
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.35	0.36	71	1.42	0.69	80	0.20	0.70	68	1.90	0.49	87	3.13	0.67	90
Foreign governments	30–89 days past due .....			0			0.01			0.50			0				0.07
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.18			0.04			0.15			0.09				0.03
Other loans and leases	30–89 days past due .....		0	0.11	20	0.08	0.11	65	0.01	0.12	44	0.02	0.18	43	0.11	0.20	53
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.10	0.07	76	0.02	0.13	50	0.10	0.09	71	0.02	0.15	45	0.09	0.13	60

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.49	0.39	72	0.42	0.35	67	0.55	0.46	68	0.40	0.65	32	0.98	0.67	76
	90+ days past due .....	0.02	0.22	50	0.02	0.27	48	0.06	0.24	62	0.03	0.33	48	0.02	0.31	43
	Nonaccrual .....	1.11	0.61	81	1.41	0.82	83	1.10	0.71	78	1.68	0.89	85	1.03	0.73	74
Revolving	30–89 days past due .....	0.93	0.26	92	0.56	0.29	84	1.06	0.28	93	0.63	0.48	66	0.91	0.45	88
	90+ days past due .....	0	0.02	71	0	0.02	34	0	0.02	72	0	0.03	62	0	0.05	24
	Nonaccrual .....	1.21	1.15	75	1.48	1.05	76	1.47	1.18	76	1.56	1.13	76	0.99	1	68
Closed-end	30–89 days past due .....	0.44	0.42	66	0.41	0.36	68	0.50	0.49	63	0.38	0.65	32	0.99	0.70	75
	90+ days past due .....	0.02	0.25	51	0.02	0.29	48	0.07	0.26	64	0.03	0.38	51	0.02	0.35	47
Junior lien	30–89 days past due .....	1.10	0.60	83	1.40	0.77	84	1.06	0.67	82	1.69	0.87	84	1.03	0.70	77
	Nonaccrual .....	0.02	0.01	84	0.01	0.01	48	0.04	0.01	90	0.04	0.02	82	0.08	0.02	91
	90+ days past due .....	0	0	72	0	0	36	0	0	78	0	0	65	0	0	29
	Nonaccrual .....	0.09	0.02	90	0.11	0.04	86	0.10	0.03	90	0.13	0.04	89	0.15	0.04	90
Commercial real estate	30–89 days past due .....	0.19	0.16	68	0.21	0.14	70	0.47	0.15	87	0.72	0.26	88	0.56	0.18	93
	90+ days past due .....	0	0.01	29	0	0.01	51	0	0.01	63	0	0.02	54	0	0.03	45
	Nonaccrual .....	0.29	0.32	58	0.37	0.52	46	0.24	0.38	45	0.75	0.62	65	0.58	0.23	86
Construction and development	30–89 days past due .....	0.11	0.22	57	0.53	0.12	88	1.46	0.17	93	0.41	0.28	72	1.03	0.28	88
	90+ days past due .....	0	0.01	39	0	0.01	76	0	0.01	38	0	0.01	74	0	0.02	33
	Nonaccrual .....	0.56	0.16	85	0.51	0.36	78	0.40	0.20	81	0.55	0.41	77	0.42	0.20	83
1–4 family	30–89 days past due .....	0.08	0.02	83	0.13	0.02	92	0.17	0.02	93	0.10	0.03	83	0.44	0.06	93
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0.03	0.01	81	0.18	0.02	92	0.06	0.01	85	0.12	0.03	89	0.13	0.02	93
Other	30–89 days past due .....	0.02	0.17	55	0.40	0.07	89	1.29	0.13	93	0.31	0.22	73	0.59	0.20	83
	90+ days past due .....	0	0.01	40	0	0	82	0	0	41	0	0	84	0	0.01	35
	Nonaccrual .....	0.53	0.13	84	0.33	0.29	74	0.35	0.16	83	0.43	0.35	74	0.29	0.17	83
Multifamily	30–89 days past due .....	0.02	0.04	65	0	0.06	28	0	0.07	27	0.06	0.09	60	0.03	0.08	55
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0	0.07	25	0.18	0.14	73	0.02	0.17	50	0.11	0.11	66	0.03	0.05	59
Nonfarm non-residential	30–89 days past due .....	0.25	0.13	75	0.13	0.14	61	0.21	0.13	74	0.92	0.23	91	0.47	0.14	92
	90+ days past due .....	0	0.01	32	0	0.01	29	0	0.01	69	0	0.02	60	0	0.03	49
	Nonaccrual .....	0.25	0.39	40	0.34	0.66	35	0.22	0.45	37	0.91	0.80	61	0.69	0.28	87
Owner Occupied	30–89 days past due .....	0.06	0.04	68	0.07	0.04	74	0.10	0.04	81	0.21	0.07	88	0.25	0.07	94
	90+ days past due .....	0	0	34	0	0	34	0	0	80	0	0	33	0	0.01	26
	Nonaccrual .....	0.10	0.14	48	0.21	0.25	50	0.19	0.17	55	0.78	0.27	91	0.58	0.16	94
Other	30–89 days past due .....	0.19	0.08	75	0.06	0.09	62	0.11	0.08	80	0.70	0.14	92	0.23	0.07	90
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0	0.01	72	0	0.01	61
	Nonaccrual .....	0.14	0.21	51	0.14	0.40	35	0.03	0.23	25	0.12	0.44	32	0.11	0.10	61
Farmland	30–89 days past due .....	0.65	0.11	91	0.37	0.11	83	0.04	0.10	67	0.21	0.11	79	0.23	0.23	66
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0.53	0.63	70	0.83	1.10	63	0.56	0.69	66	0.79	1.13	58	2.02	0.84	78
Credit card	30–89 days past due .....	1.12	1.02	66	0.98	0.63	78	1.38	0.81	81	1.11	0.95	61	1.45	1.19	68
	90+ days past due .....	0.05	0.44	32	0.05	0.39	33	0.01	0.45	29	0.77	0.63	54	0.71	0.78	44
	Nonaccrual .....	1.53	0.11	97	0.76	0.08	93	1.11	0.10	93	0.02	0.05	79	0.68	0.11	89

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	218,584	220,598	218,390	220,661	222,014										
Retained earnings .....	2,336,387	2,172,985	2,252,266	1,954,276	1,847,516										
Accumulated other comprehensive income (AOCI) .....	-681,991	17,700	-58,310	73,706	21,652										
Common equity tier 1 minority interest .....	167	167	167	167	167										
Common equity tier 1 capital before adjustments/deductions .....	1,873,147	2,411,450	2,412,513	2,248,810	2,091,349										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	449,154	466,324	449,023	469,856	478,233										
Accumulated other comprehensive income-related adjustments .....	-681,991	17,700	-58,310	73,706	21,652										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,105,984	1,927,426	2,021,800	1,705,248	1,591,464										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	178,686										
Common equity tier 1 capital .....	2,105,984	1,927,426	2,021,800	1,705,248	1,412,778										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	64,594	64,594	64,594	64,594	64,594										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	359	369	364	375	385										
Additional tier 1 capital before deductions .....	64,953	64,963	64,958	64,969	64,979										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	64,953	64,963	64,958	64,969	64,979										
<b>Tier 1 Capital</b>	2,170,937	1,992,389	2,086,758	1,770,217	1,477,757										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	150,000	150,000	150,000	150,000	120,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	181,173	201,984	192,120	201,614	161,837										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	331,173	351,984	342,120	351,614	281,837										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	331,173	351,984	342,120	351,614	281,837										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,502,110	2,344,373	2,428,878	2,121,831	1,759,594										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	27,241,778	26,231,001	26,815,628	24,253,885	19,571,273										
Less: Deductions from common equity tier 1 capital .....	449,154	466,324	449,023	469,856	656,919										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	26,792,624	25,764,677	26,366,605	23,784,029	18,914,354										
Total risk-weighted assets .....	17,652,344	16,147,911	16,457,542	16,064,061	14,563,512										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	11.93	11.85	54	11.94	12.66	45	12.28	12.37	54	10.62	12.35	27	9.70	12.11	14
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	12.30	12.53	52	12.34	13.44	37	12.68	13.11	48	11.02	13.08	18	10.15	12.78	10
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	14.17	14.37	52	14.52	15.42	40	14.76	14.91	58	13.21	15.23	14	12.08	14.36	9
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.10	9.08	19	7.73	9.11	15	7.91	8.98	22	7.44	9.13	6	7.81	9.76	7
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....			0			0			0			0				0	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....			0			0			0			0				0	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			10,286			13,599			25,026			20,469			14,963	-24.36	39.26
Other insurance activities income .....			10,286			13,599			25,026			20,469			14,963	-24.36	39.26
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			70,250			68,972			69,524			68,284			66,756	1.85	1041.16

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	1.57	0.36	84	1.99	0.37	89	1.92	0.36	89	1.66	0.41	86	1.26	0.47	82			
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	3	12.13	17	3.15	11.54	20	3.07	12	16	3.38	11.03	24	4.10	11.51	24			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0.77	0.64	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.25	0.12	0.14	0.42	1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....	0.37	0.26	0.20	5.18	27.03
Commercial and industrial loans .....	0.61	1.03	0.79	0.64	0.29
Foreign governments and institutions .....	0	0	0	0	0
<b>Growth Rates</b>					
Net loans and leases.....	11.61	-1.19	6.83	-2.40	22.48
Total selected assets.....	18.50	3.19	9.48	2.04	12.40
Deposits .....	-4.80	9.07	0.73	3.46	10.36

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,373,115	2,449,573	2,413,088	2,495,050	2,367,016	-3.12	4.40
1–4 family residential loans .....		2,373,115	2,449,573	2,413,088	2,495,050	2,367,016	-3.12	4.40
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		8.92	9.33	9.01	10.23	12.16		
1–4 family residential loans .....		8.92	9.33	9.01	10.23	12.16		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		37.08	37.57	37.86	36.97	37.41		
1–4 family residential loans .....		2.58	2.29	2.46	2.34	2.85		
Home equity lines .....		1.05	0.90	1.04	0.91	1.03		
Credit card receivables.....		8.78	8.86	8.87	8.75	9.28		
Auto loans and other consumer loans.....		16.65	16.36	15.34	17.56	14.19		
Commercial and industrial loans .....		33.86	34.02	34.43	33.47	35.23		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
						Percent Change	
						1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>							
Retained credit exposure.....	0	0	0	0	0	0	0
1–4 family residential loans .....	0	0	0	0	0	0	0
Home equity lines .....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans .....							
All other loans and leases .....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....	0	0	0	0	0	0	0
Home equity lines .....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.08	0.12	0.08	0.08	0.19	0.16	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	59,638	38,025	52,370	32,427	75,900	56.84	15.90
Home equity lines .....	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0	0	0
All other loans and leases .....	0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	59,638	38,025	52,370	32,427	75,900	56.84	15.90
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	37,298	95,842	47,317	73,501	24,519	-61.08	71.25
Home equity lines .....	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0	0	0
All other loans and leases .....	0	0	0	0	0	0	0
Total 90+ days past due securitized assets .....	37,298	95,842	47,317	73,501	24,519	-61.08	71.25
Total past due securitized assets.....	96,936	133,867	99,687	105,928	100,419	-27.59	32.36
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0	0	0
Home equity lines .....	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0	0	0
All other loans and leases .....	0	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	2.51	1.55	2.17	1.30	3.21
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	2.51	1.55	2.17	1.30	3.21
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	1.57	3.91	1.96	2.95	1.04
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	1.57	3.91	1.96	2.95	1.04
Total past due securitized assets percent of securitized assets .....	4.08	5.46	4.13	4.25	4.24
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.23	0.85	1.15	0.74	1.88
Home equity lines .....	0.93	0.56	1.06	0.63	0.91
Credit card receivables .....	1.12	0.98	1.38	1.11	1.45
Commercial and industrial loans .....	0.32	0.27	0.37	0.26	0.76
All other loans and leases .....	0.41	0.31	0.55	0.70	0.58
Total managed loans past due 30–89 days .....	0.72	0.52	0.77	0.64	1.11
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.61	1.53	0.81	1.18	0.43
Home equity lines .....	0	0	0	0	0
Credit card receivables .....	0.05	0.05	0.01	0.77	0.71
Commercial and industrial loans .....	0	0	0	0	0.01
All other loans and leases .....	0	0	0	0	0
Total managed loans past due 90+ days .....	0.23	0.58	0.31	0.45	0.17
<b>Total Past Due Managed Assets .....</b>	<b>0.95</b>	<b>1.10</b>	<b>1.08</b>	<b>1.08</b>	<b>1.28</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	0.02	0.01	0.01	0.02
Home equity lines .....	0.07	0.13	0.06	0.02	0.07
Credit card receivables .....	3.82	2.59	2.47	3.86	4.20
Commercial and industrial loans .....	0.60	-0.03	0.04	0.38	0.17
All other loans and leases .....	0.17	0.28	0.20	0.29	0.39
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.21</b>	<b>0.15</b>	<b>0.13</b>	<b>0.23</b>	<b>0.25</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		62	62	124	124	124	0.00	0.00
Dividends .....		62	62	124	124	124	0.00	0.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	300	0		
Dividends .....		0	0	0	300	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		3	10,015	10,027	1,819	57,019	-99.97	-57.14
Dividends .....		0	10,000	10,000	1,800	57,000	-100.00	
Interest .....		3	15	27	19	19	-80.00	-57.14
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		65	10,077	10,151	2,243	57,143	-99.35	-5.80
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		2,964	2	4,086	-184	1,500	148,100.00	2864.00
Total operating income .....		3,029	10,079	14,237	2,059	58,643	-69.95	1692.31
<b>Operating Expenses</b>								
Personnel expenses .....		58	141	268	284	262	-58.87	-51.67
Interest expense .....		1,574	1,668	3,367	3,386	2,284	-5.64	-20.14
Other expenses .....		-7,640	-2,842	-3,624	6,119	6,101		
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		-6,008	-1,033	11	9,789	8,647		
Income (loss) before taxes .....		9,037	11,112	14,226	-7,730	49,996	-18.67	
Applicable income taxes (credit) .....		1,710	330	689	-2,662	-1,712	418.18	
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		7,327	10,782	13,537	-5,068	51,708	-32.04	
Equity in undistributed income of subsidiaries .....		81,759	209,771	288,169	111,938	108,752	-61.02	19.53
Bank subsidiaries .....		0	0	0	0	0		
Nonbank subsidiaries .....		0	0	0	-190	-197		
Subsidiary holding companies .....		81,759	209,771	288,169	112,128	108,949	-61.02	19.51
Net income (loss) .....		89,086	220,553	301,706	106,870	160,460	-59.61	35.27
<b>Memoranda</b>								
Bank net income .....		62	62	124	124	124	0.00	0.00
Nonbank net income .....		0	0	0	110	-197		
Subsidiary holding companies' net income .....		81,759	219,771	298,169	113,928	165,949	-62.80	19.51

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,073	0.10	2,073	0.08	2,073	0.08	2,073	2,073	0.00	0.00
Common and preferred stock .....		2,073	0.10	2,073	0.08	2,073	0.08	2,073	2,073	0.00	0.00
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	527	-100.00	
Common and preferred stock .....		0	0	0	0	0	0	0	527	-100.00	
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....		2,071,954	99.02	2,589,906	98.06	2,614,999	99.06	2,434,244	2,262,692	-20.00	18.89
Common and preferred stock .....		2,071,954	99.02	2,589,906	98.06	2,614,999	99.06	2,434,244	2,262,692	-20.00	18.89
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		3,085	0.15	19,492	0.74	6,130	0.23	27,939	2,988	-84.17	-12.08
Cash and due from unrelated depository institution .....		6,842	0.33	6,839	0.26	6,839	0.26	6,840	11,284	0.04	
Premises, furnishings, fixtures and equipment .....		0	0	199	0.01	0	0	368	971	-100.00	-100.00
Intangible assets .....		0	0	0	0	0	0	0	0		-100.00
Other assets .....		8,536	0.41	22,681	0.86	9,743	0.37	9,366	7,301	-62.36	-33.35
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		2,092,490	100.00	2,641,190	100.00	2,639,784	100.00	2,480,830	2,287,836	-20.77	18.38
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....		150,000	7.17	150,000	5.68	150,000	5.68	150,000	120,000	0.00	25.00
Other liabilities .....		4,908	0.23	15,311	0.58	12,842	0.49	17,593	12,059	-67.94	-51.97
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		-100.00
Total liabilities .....		154,908	7.40	165,311	6.26	162,842	6.17	167,593	132,059	-6.29	-33.65
Equity Capital .....		1,937,582	92.60	2,475,879	93.74	2,476,942	93.83	2,313,237	2,155,777	-21.74	26.30
Perpetual preferred stock (income surplus) .....		64,595	3.09	64,595	2.45	64,595	2.45	64,595	64,595	0.00	
Common stock .....		16	0	16	0	16	0	16	15	0.00	6.67
Common surplus .....		218,573	10.45	220,582	8.35	218,375	8.27	220,645	221,999	-0.91	124.82
Retained earnings .....		2,336,388	111.66	2,172,986	82.27	2,252,266	85.32	1,954,276	1,847,516	7.52	62.14
Accumulated other comprehensive income .....		-681,990	-32.59	17,700	0.67	-58,310	-2.21	73,705	21,652		
Other equity capital components .....		0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....		2,092,490	100.00	2,641,190	100.00	2,639,784	100.00	2,480,830	2,287,836	-20.77	18.38
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0		-100.00
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	7.91	10.52	26	18.76	12.64	87	12.44	11.94	61	4.91	7.29	24	7.46	9.68	18
Bank net income / Average equity investment in banks .....	5.98	11.07	8	5.98	12.37	4	5.98	11.80	5	5.98	7.45	30	5.98	10.51	8
Nonbank net income / Average equity investment in nonbanks .....		10.05			13.40			13.12		39.80	9.75	90	-29.03	7.89	1
Subsidiary HCs net income / Average equity investment in sub HCs .....	7.02	9.42	42	17.62	11.92	75	11.72	10.11	60	4.93	7.01	37	7.53	8.55	46
Bank net income / Parent net income .....	0.07	98.83	9	0.03	96.24	9	0.04	96.79	9	0.12	88.16	11	0.08	82.22	15
Nonbank net income / Parent net income .....	0	2.55	17	0	3.10	15	0	3.40	15	0.10	3.59	35		5.93	
Subsidiary holding companies' net income / Parent net income .....	91.78	80.71	50	99.65	67.52	70	98.83	65.35	70	106.60	68.34	80	103.42	74	80
<b>Leverage</b>															
Total liabilities / Equity capital .....	7.99	17.48	34	6.68	16.87	25	6.57	16.81	30	7.24	20.06	26	6.13	20.43	25
Total debt / Equity capital .....	7.74	12.15	50	6.06	11.60	44	6.06	11.71	44	6.48	14.41	41	5.57	14.31	45
Total debt + notes payable to subs that issued TPS / Equity capital .....	7.74	14.28	38	6.06	13.82	29	6.06	13.63	32	6.48	16.67	26	5.57	16.36	28
Total debt + Loans guaranteed for affiliate / Equity capital .....	7.74	12.21	49	6.06	11.69	43	6.06	11.77	43	6.48	14.68	41	5.57	14.56	44
Total debt / Equity capital – excess over fair value .....	7.74	12.27	50	6.06	11.71	44	6.06	11.81	44	6.48	14.52	41	5.57	14.51	45
Long-term debt / Equity capital .....	7.74	11.61	51	6.06	11.05	44	6.06	10.95	44	6.48	13.56	42	5.57	13.04	46
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	36	39.62	43	32.33	39.10	38	33.52	39.86	38	32.70	34.67	47	31.41	28.44	56
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	107.04	103.92	69	104.69	103.07	62	105.66	103.22	69	105.32	102.81	67	105.08	103.22	61
Total investment in subs / Equity capital .....	107.04	109.01	57	104.69	108.26	51	105.66	108.40	56	105.32	110.16	52	105.08	111.07	46
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.77	0.41	70	0.26	0.25	55	0.46	0.29	67	1.15	0.47	78	0.68	0.36	68
Equity investment in subs – equity cap / Net income-div (X) .....	0.78	1.23	48	0.27	0.83	21	0.47	1.05	36	1.19	1.82	46	0.71	1.22	39
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	154.13	126.15	66	835.60	138.64	96	255.70	152.85	84	77.12	136.59	16	431.97	177.68	92
Cash from ops + noncash items + op expense / Op expense + dividend .....	276.85	116.54	89	-1,093.14	130.64	0	54.47	154.48	13	108.21	147.24	31	432.91	190.27	93
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	359.43	92.87	95	-1,301.59	103.17	0	-593.88	98.54	0	293.98	134.08	92	-484.34	116.34	0
Pretax operating income + interest expense / Interest expense .....	674.14	1,457.38	42	766.19	1,479.01	41	522.51	1,835.33	24	-128.29	2,016.32	1	2,288.97	1,968.54	74
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	674.14	1,417.74	41	766.19	1,667.11	40	522.51	1,770.77	23	-128.29	1,539.23	0	2,288.97	1,632.83	75
Dividends + interest from subsidiaries / Interest expense + dividends .....	1.90	140.52	9	287.09	153.06	84	143.36	174.12	49	31.59	150.43	5	646.41	210.80	94
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....	48.36	28.68	85	119.74	41.77	90	81.23	47.61	84	28.77	35.64	69	24.48	57.11	50
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.52	3.32	37	0.94	3.64	38	0.51	3.44	39	1.35	3.85	41	0.62	2.64	41
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual .....		0.76			0.96			0.92			1.03			0.54	
Total .....		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	27
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	25.14	82.17	13	17.08	78.46	13	27.44	66.37	17		81.10		12.68	57.84	9
Dividends declared / Net income .....	2.07	34	7	0.84	25.30	10	1.23	28.27	6	3.48	42.29	10	4.09	33.08	11
Net income – dividends / Average equity.....	7.75	7.04	62	18.60	9.64	90	12.29	8.62	79	4.74	4.14	58	7.15	6.46	59
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	3.37	128.25	25	3.37	139.49	19	3.34	155.92	16	3.34	132.17	17	1.89	178.13	18
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	8.08	3.41	80	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	542.89	6.36	98	269.25	5.91	95	48.47	4.85	91	869.43	21.40	99
Dividends from all subsidiaries .....	3.37	168.66	14	546.25	193.08	90	272.59	203.53	73	59.88	174.85	14	871.32	260.40	93
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	100	43.08	90	100	36.56	94	100	45.96	93	100	60.28	85	100	66.55	84
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	100	46.71	86	100	38.35	93	100	51.33	90	100	62.88	81	100	69.36	80
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63		272.73	56.39	92		82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44		0	7.38	32		20.25	
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37		0	0.86	39		1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07		0	0.16	46		1.06	
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22		272.73	79.84	89		150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0	87.73	19	4.55	31	40	3.35	38.10	40	1.58	43.51	33	34.35	61.23	34
Interest income from subsidiary holding companies.....	0	13.26	55	0.01	5.39	50	0.01	5.26	55	0.02	8.40	52	0.01	6.54	50
Management and service fees from subsidiary holding companies.....	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	0	98.24	27	4.56	39.64	25	3.36	58.37	20	1.60	55.20	28	34.36	76.49	30
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	2.05	65.33	25	0.62	67.82	23	0.87	74.16	16	6.02	69.76	19	0.21	67.32	21
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	2.05	75.26	11	0.62	81.78	10	0.87	83.13	8	6.02	82.20	11	0.21	78.80	9
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	14.57	1.95	92	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	5.58	20	0	6.48	17	0	4.67	14	14.57	4.70	86	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	99.22	2.43	98	70.24	2.10	95	87.42	2.53	96	97.20	4.52	97
Interest income from subsidiary holding companies.....	0.10	0.01	93	0.15	0.01	93	0.19	0.01	93	0.92	0.11	92	0.03	0.20	88
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0.10	3.21	88	99.37	3.96	96	70.43	3.91	92	88.34	4.56	92	97.23	6.08	95
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11